

4.7 Cash Receipts (Drawdowns) Modifications

4.7.1 Eliminate the Drawdown Request Record Layout (Batch Type #J)

1999-2000 Modification: The Drawdown Request record and the Drawdown Request Acknowledgment are eliminated.

Upon implementation, this modification affects all Direct Loan Years.

A Drawdown Request Record CANNOT be transmitted to GAPS via the TIVWAN. A school must request a drawdown by using the WEB or by calling the Department of Education.

Therefore, the Drawdown Request Record (Message Class DEDDXXIN/Batch Type #J) and Drawdown Request Acknowledgment (Message Class DIDDXXOP/Batch Type #J) are eliminated.

Business Rules:

- Schools have two options for requesting drawdowns:
 1. Using the WEB.
 2. Calling the Department of Education
- The Drawdown Request record is eliminated and CANNOT be transmitted to GAPS.
 - Message Class DEDDXXIN
 - Batch Type #J
- The Drawdown Acknowledgment is eliminated.
 - Message Class DIDDXXOP
 - Batch Type #J
- No acknowledgment is transmitted to a school. To verify the receipt of funds, a school must check the school's bank account.

4.7.2 Subsequent Cash Receipts (Drawdowns) for the Same Anticipated Disbursement for Level 2 (Option 1) and Level 3 (Standard) Schools

1999-2000 Modifications: When a Level 2 (Option 1) or Level 3 (Standard) school increases a \$0 Loan Amount Approved (LAA) and increases the anticipated disbursements up from \$0, the increased amount must appear on an Actual Disbursement Roster and added to the drawdown request so that the school receives funding even if the school previously received a drawdown for the anticipated disbursement(s).

Upon implementation, this modification affects only 1999-2000.

Currently, if a Level 2 (Option 1) or Level 3 (Standard) school increases an anticipated disbursement after a cash receipt (drawdown) has occurred the anticipated disbursement does NOT appear on an Actual Disbursement Roster (ADR). Thus, an additional drawdown does not occur and the school does NOT receive the additional funding.

Starting in 1999-2000, all schools no longer cancel loans or disbursements. Instead, loans and disbursements are adjusted to \$0 and have the capability to be adjusted upward at a later date. Thus, anticipated disbursements can be adjusted upward after a disbursement and drawdown has occurred. Therefore, this increase must appear on an Actual Disbursement Roster (ADR) and added to the drawdown request so that a Level 2 (Option 1) or Level 3 (Standard) school receives the appropriate funding even if a previous drawdown has occurred. Therefore, a subsequent drawdown can occur for the same anticipated disbursement.

Business Rules:

- In 1999-2000, schools can make an actual disbursement on a loan and later adjust the actual disbursement to \$0, the anticipated disbursement to \$0, and the LAA to \$0. Then, at a later date, perform an upward adjustment which increases the LAA and anticipated disbursements, requiring a subsequent drawdown.
- Level 2 and 3 schools must be able to receive funding for an increased, anticipated disbursement when a drawdown has previously occurred for that disbursement.
 - If an anticipated disbursement is increased, and a previous drawdown has occurred for this disbursement, and the corresponding actual disbursement is currently adjusted to \$0, the new increased, anticipated disbursement displays on the next appropriate ADR and a drawdown request occurs. An example is provided in Scenario 1 on the following pages.

- If an anticipated disbursement is increased, and a previous drawdown has occurred for this disbursement, and the corresponding actual disbursement is currently NOT adjusted to \$0, the difference between the new increased, anticipated disbursement and the actual disbursement displays on an ADR, if the new increased anticipated disbursement is more than the actual disbursement. An example is provided in Scenario 2 on the following pages.
- If an anticipated disbursement is increased, and a previous drawdown has occurred for this disbursement, and the corresponding actual disbursement is currently NOT adjusted to \$0, the new increased, anticipated disbursement does NOT display on an ADR, if the new increased anticipated disbursement is equal to or less than the actual disbursement. An example is provided in Scenario 3 on the following pages.

EXAMPLE

Scenario 1: If an anticipated disbursement is increased, and a previous drawdown has occurred for this disbursement, and the corresponding actual disbursement is currently adjusted to \$0, the new increased, anticipated disbursement displays on the next appropriate ADR, and a drawdown request occurs.

School Action:	1st Antcpd. Disb.	Actual Disb. Roster (ADR)	Drawdown Request	School Recvd Funds	1st Actual Disb.	Return Excess Cash
School has an accepted LO record with the LAA of \$2,000 and a first anticipated disbursement of \$1,000.	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	N/A
School sends the LOC an adjustment to \$0 for the 1 st actual disbursement and then sends a Change record to adjust the LAA \$0 and the anticipated disbursements to \$0.	\$0	Not displayed	No drawdown	N/A	\$0	\$1,000
School increases the first anticipated disbursement to \$500 and the LAA to \$1,000. The school needs to receive funds to disburse the actual disbursement of \$500 even though a drawdown was previously performed for the first disbursement.	\$500	\$500	\$500	\$500	\$500	N/A

Scenario 2: If an anticipated disbursement is increased, and a previous drawdown has occurred for this disbursement, and the corresponding actual disbursement is currently NOT adjusted to \$0, the difference between the new increased, anticipated disbursement and the actual disbursement displays on an ADR, if the new increased, anticipated disbursement is more than the actual disbursement..

School Action:	1st Antcpd. Disb.	Actual Disb. Roster (ADR)	Drawdown Request	School Recvd. Funds	1st Actual Disb.	Return Excess Cash
School has an accepted LO record with the LAA of \$2,000 and a first anticipated disbursement of \$1,000.	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	N/A
School sends the LOC a downward adjustment to \$500 for the 1 st actual disbursement, and then sends a Change record to adjust the LAA \$1,000, and the anticipated disbursements to \$500.	\$500	Not displayed	No drawdown	N/A	\$500	\$500
School increases the first anticipated disbursement to \$750 and the LAA to \$1,500. The school needs to receive funds to disburse the difference between the anticipated disbursement of \$750 and the actual disbursement of \$500, even though a drawdown was previously performed for the first disbursement.	\$750	\$250	\$250	\$250	\$750	N/A

Scenario 3: If an anticipated disbursement is increased, and a previous drawdown has occurred for this disbursement, and the corresponding actual disbursement is currently NOT adjusted to \$0, the new increased, anticipated disbursement does NOT display on an ADR, if the new increased, anticipated disbursement is equal to or less than the actual disbursement.

School Action:	1st Antcpd. Disb.	Actual Disb. Roster (ADR)	Drawdown Request	School Recvd. Funds	1st Actual Disb.	Return Excess Cash
School has an accepted LO record with the LAA of \$2,000 and a first anticipated disbursement of \$1,000.	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	N/A
School sends the LOC a downward adjustment to \$750 for the 1 st actual disbursement, and then sends a Change record to adjust the anticipated disbursements to \$250. Anticipated disbursement does not appear on an ADR and the school should NOT receive funds, since the actual disbursement of \$750 is greater than the anticipated disbursement of \$250.	\$ 250	Not displayed	No drawdown	N/A	\$750	N/A
School increases the first anticipated disbursement to \$500. Anticipated disbursement does not appear on an ADR and the school should NOT receive funds, since the actual disbursement of \$750 is greater than the anticipated disbursement of \$500.	\$500	Not displayed	No drawdown	N/A	\$750	N/A

4.8 Reconciliation Modifications

4.8.1 Redesign the Direct Loan School Account Statement (DLSAS)

1999-2000 Modification: Enhance the Direct Loan School Account Statement (DLSAS) to further assist schools with the reconciliation process. New fields are added to the Cash Summary, Cash Detail, and Loan Detail record layouts.

Upon implementation this modification affects only 1999-2000.

Currently, the DLSAS Cash Summary record layout is not in the same order as the suggested DLSAS report format. The net totals for unbooked disbursements are reported on the cash summary but the breakdown between unbooked disbursements and adjustments are not. The cash detail does not report the GAPS Control Number for a cash receipt or a Check Number for an excess cash check transaction, and the loan detail does not report the Disbursement Booked Date at the LOC for each disbursement detail.

For 1999-2000, the DLSAS is redesigned. However, the DLSAS continues to be sent as an electronic file and NOT as a pre-formatted report.

The **Cash Summary** Section record layout is revised to follow the same order as the suggested DLSAS report format. All fields that reported disbursement cancellations in the past are eliminated since there are no disbursement cancellations in 1999-2000, only disbursement adjustments.

In addition, the Cash Summary Section has four new fields

- Total Net Cash Receipts (Field #10),
- Total Booked Loan Detail (Field #13),
- Net Unbooked Disbursements Actual (Field #15), and
- Net Unbooked Adjustments (Field # 16).

The “Prior Months Unbooked Records” field is eliminated from the cash summary report.

The **Cash Detail Section** has two new fields:

- Check Number (Field # 9), and
- GAPS Control Number (Field #11).

Both of these fields contain data when available.

The **Loan Detail Section** has a new field, Disbursement Booked Date at the LOC (Field #25). The Disbursement Book date is the date the individual disbursement books at the LOC. All fields in the Loan Detail Section that reported disbursement cancellations in the past are eliminated since there are

no disbursement cancellations in 1999-2000, only disbursement adjustments. The new Adjusted Disbursement Date transactions are not reported on the DLSAS.

Business Rules:

- The DLSAS record layout is redesigned to follow the order of the suggested DLSAS report layout. The new record layout is provided in the Custom Layout Section 1. There are changes to Cash Summary Section, Cash Detail Section, and Loan Detail Section. However, the record lengths are the same as 1998-99.
- Even though GAPS accepts pennies, all dollar figures on the DLSAS are truncated and do NOT have pennies.

For example: \$15,000.63 is truncated and reported as 15000.

- New Adjusted Disbursement Date (“Q”) transactions are NOT reported on or used in the calculation of figures for the DLSAS.
- Prior Month’s Unbooked Records are eliminated from the DLSAS-Cash Summary Section record layout.
- The new fields added to the Cash Summary Section are listed below.
 - Total Net Cash Receipts (Field #10) is equal to cash receipts (Field #8) minus excess cash returned (Field #9).
 - The valid field content is -9999999999 to 09999999999.
 - If there is no activity the field is zero filled.
 - Total Booked Loan Detail (Field #13) is equal to the sum of Net Booked Disbursements (Field #11) and Net Booked Adjustments (Field #12).
 - The valid field content is -9999999999 to 09999999999.
 - If there is no activity the field is zero filled.
 - Net Unbooked Disbursements Actual (Field #15) is the sum of all actual net disbursements at the LOC that are unbooked year to end of current statement period.
 - The valid field content is -9999999999 to 09999999999.
 - If there is no activity the field is zero filled.

- Net Unbooked Adjustments (Field #16) is the sum of all actual net disbursement

adjustments at the LOC that are unbooked year to the end of current statement period.

- The valid field content is -9999999999 to 09999999999.
 - (-) indicates a downward adjustment and (+) indicates an upward adjustment.
 - If there is no activity the field is zero filled.
- Total Unbooked Loan Detail (Field #17) is the sum value of all unbooked disbursement activity(Field #15 and Field #16) on file at the LOC, cycle to date, at the end of the current month.
 - The valid field content is -9999999999 to 09999999999
 - If there is no activity the field is zero filled.
- The two new fields added to the Cash Detail are listed below.
 - Check Number (Field #9) is the check number returned by the school on a check for return of excess cash. This number is provided if available at the LOC.
 - Valid field content is numeric > or = 0
 - GAPS Control Number (Field #11) is the code received from GAPS for cash receipts (drawdowns) only. This number is provided if available at the LOC.
 - Valid field content is numeric > or = 0.
 - This field can be blank.
- A new field added to the Loan Detail Section is the Disbursement Booked Date at the LOC. The Disbursement Book Date at the LOC is the date the individual disbursement books at the LOC.
 - The Disbursement Booked Date at the LOC (Field #25) is determined by either the disbursement acknowledgment date or the promissory note acknowledgment date.
 - If the disbursement is the component that books the loan. The disbursement booked date is the disbursement acknowledgment date.
 - If the promissory note is the component that books the loan and is received **after** a disbursement, then the disbursement booked date is the promissory note acknowledgment date.

- If a subsequent disbursement is received **after** the loan books, then the disbursement booked date is the disbursement acknowledgment date for that subsequent disbursement.

The disbursement booked date indicates the month the disbursement appears on the DLSAS.

- The format for this field is CCYYMMDD.
- All fields pertaining to Disbursement cancellations are eliminated from the Cash Summary and Loan Detail record layouts.

Below is a quick reference to the new and deleted fields in the 1999-2000 Direct Loan School Account Statement.

DLSAS	New Fields	Field Number	Deleted Fields
Cash Summary	<ul style="list-style-type: none"> • Total Net Cash Receipts • Total Booked Loan Detail • Net Unbooked Disbursements Actual • Net Unbooked Adjustments 	11 13 15 16	<ul style="list-style-type: none"> • Prior Months Unbooked
Cash Detail	<ul style="list-style-type: none"> • Check Number, if available at the LOC • GAPS Control Number, if available at the LOC 	9 11	
Loan Detail	<ul style="list-style-type: none"> • Disbursement Booked Date at the LOC 	25	

Direct Loan School Account Statement (DLSAS)**Message Class DSAS00OP**

Report Date: 09/06/1999

U.S. DEPARTMENT OF EDUCATION

Page: 1

Report Time: 05:08:59 PM

Federal Direct Loan Program

Direct Loan School Account Statement

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

Batch ID: AS0Gxxxxx19990905050859

LOC Process Date: 09/05/1999

School Code: Gxxxxx

School Name: Reconciliation Institute

End Date: 08/31/1999 Program Year: 99-00

CASH SUMMARY

Beginning Balance		\$0
Cash Receipts	\$90,000	
Excess Cash Returned	\$0	
Total Net Cash Receipts		\$90,000
Net Booked Disb. Actual	\$20,640	
Net Booked Disb. Adjustments	\$0	
Total Booked Loan Detail:		\$20,640
Ending Cash Balance		\$69,360

Net Unbooked Disb. Actual	\$185,747	
Net Unbooked Disb. Adjustments:	\$0	
Total Unbooked Loan Detail		\$185,747
Adjusted Ending Cash Balance		\$116,387-

The LOC's Ending Cash Balance represents the Department's official cash balance for your school at the end of the current month. This ending cash balance from the LOC's records will be used by the Department to monitor the cash activity and balances at your school. If your records do not agree, please notify your LOC Customer Service Representative IMMEDIATELY.

4.9 Report Modifications

4.9.1 Update Duplicate Student Borrower Report

1999-2000 Modifications: The monthly Duplicate Student Borrower Report is updated to accommodate the new loan limit edits. This update includes the addition of the borrower's academic year, dependency status, and additional unsubsidized eligibility flags, if appropriate, to the report. The new message class for this report is ED0300OP.

Upon implementation, this modification affects only 1999-2000.

In the past, the LOC edited annual loan limits upon receipt of a Loan Origination record by using the loan approved amount for all loans for a borrower for a given award year from all schools.

In 1999-2000, the LOC edits annual loan limits for a specific borrower at a specific school for equal or overlapping academic years upon receipt of a Loan Origination record. The annual loan limit edit across schools for a specific borrower for equal or overlapping academic years occurs upon receipt of a Disbursement record. To perform this edit the LOC uses the amount of the actual gross disbursement. If a loan limit is exceeded, the incoming disbursement or adjustment record is rejected by the LOC.

Note: Upon implementation of this modification, an actual Disbursement record might be rejected after a school has disbursed the funds to a student if the borrower has been disbursed a loan at another school.

To assist schools with the identification of student borrowers across multiple schools, with equal or overlapping academic years, the LOC has modified the monthly Duplicate Student Borrower Report. This reports identifies student borrowers at your school who have Direct Subsidized Loans and/or Direct Unsubsidized Loans approved at other institutions for equal or overlapping academic years. Using this report, schools may identify loan limit issues and contact colleagues at other schools to update Loan Origination records. For example, once the school has this information, the school may contact the other school(s) to see if one of the accepted Loan Origination records is going to be adjusted to \$0.

Business Rules:

- The **Duplicate Student Borrower Report** has been updated to:
 - identify a specific student who has loans originated at different schools with equal or overlapping borrower academic years,
 - include the borrower's academic year start date and the borrower's academic year end date for each loan on the report,
 - show all duplicate subsidized and unsubsidized loans for a student with equal or overlapping borrower academic years. This report excludes all PLUS loans borrowed on behalf of the student,
 - list all student borrower's with originated subsidized and/or unsubsidized loans with overlapping or equal borrower academic years at more than one school.
- New fields on the report include:
 - borrower academic year start date,
 - borrower academic year end date,
 - dependency status,
 - additional unsubsidized eligibility flag for dependent student,
 - additional unsubsidized eligibility flag for HEAL.
- The format for this report is portrait, Courier 10 pitch and 78 characters. The new message classes for 1999-2000 is ED0300OP.
- This report sorts by student Social Security Number in ascending order, and if the student has multiple duplicate schools, the duplicate schools are sorted alphabetically.

Duplicate Student Borrower Report

Message Class: ED0300OP

Report Date: 03/10/2000 U.S. Department of Education Page: 1
 Report Time: 18:31:25 Federal Direct Loan Program
 Duplicate Student Borrower Report for Direct Loan Year 1999-2000
 Reporting Period: 02/30/2000

This Document Contains Sensitive Information Protected By the Privacy Act

School Code: G99999

School Name: Sample Institute

Borrower SS #	Borrower Name				
Loan ID	Lower of Loan Approved/Loan Requested Amt	Total Actual Gross Dis	G R A D E	Loan Period	School Code
School Name	City	State	Zipcode	Telephone #	
Borrower Academic Year	Dependency	Additional Unsub. Dependent Student	Eligibility: HEAL		
999-99-9999	Student Smith				
999999999S00G99999001	\$02625	\$01313	01	09/10/1999-06/01/2000	G99999
Sample Institute	New City	VA	99999-0000	999-999-9999	
09/10/1999-06/01/2000	D				
999999999S00G88888001	\$02625	\$01312	01	09/06/1999-05/10/2000	G88888
Test College	College Station	CA	99999-0000	999-999-9999	
09/06/1999-05/10/2000	D				
999999999S00G77777001	\$00500	\$00000	01	01/02/2000-05/10/2000	G77777
Sample University	Town	IL	99999-0000	999-999-9999	
01/02/2000-08/25/2000	D				
888-88-8888	Student Jones				
888888888U00G99999001	\$03500	\$03500	03	09/02/1999-12/15/1999	G99999
Sample Institute	New City	VA	99999-0000	999-999-9999	
09/02/1999-05/20/2000	D				
888888888U00G99999002	\$04000	\$04000	03	02/01/2000-06/30/2000	G99999
Sample Institute	New City	VA	99999-0000	999-999-9999	
02/01/2000-08/28/2000	D	Y			

The Duplicate Student Borrower Report lists student borrowers for which the LOC has accepted multiple Direct Subsidized and/or Unsubsidized Loan Origination records. The list indicates other schools that have submitted a loan origination record for the same borrower who may be attending your school. This report assists in identifying subsequent loan origination records that may reject due to exceeding the annual loan limits. **This report does NOT relieve the school of its responsibility to monitor all loan activity (including FFEL) for a student through the Financial Aid Transcript and NSLDS processes.**

4.9.2 New Optional Report to Identify Inactive Loans

1999-2000 Modifications: A new monthly **Inactive Loans Report** is available to schools electronically. This preformatted, optional report identifies loans that have been adjusted to \$0. The new message class for this report is **ED0600OP**.

Upon implementation, this modification affects only 1999-2000.

Starting in 1999-2000, a loan can be adjusted to \$0 but cannot be canceled. Thus, a loan adjusted to \$0 is considered an inactive loan and no longer displays on the 30 Day Warning Report. Instead, a new monthly Inactive Loans Report is generated by the LOC.

The Inactive Loans Report is an optional, preformatted report that may be used by the school to track inactive loans.

A loan is considered inactive when:

- the Loan Amount Approved is adjusted to \$0,
- all anticipated disbursements are adjusted to \$0, and
- all actual disbursement, if applicable, are adjusted to \$0.

Business Rules:

- The Inactive Loan Report is generated monthly as an optional, preformatted report for schools to track inactive loans.
- An inactive loan = Loan Amount Approved adjusted to \$0 with all anticipated disbursements equal to \$0 and all actual disbursements, if applicable, equal to \$0.
- To receive this report, a school must call the LOC and request this report be electronically sent monthly to the school.

- Fields on the new Inactive Loan Report include:
 - Loan Type,
 - Loan ID,
 - Borrower Name,
 - Inactive Date,
 - Total number of inactive Direct Subsidized Loans for the report period,
 - Total number of inactive Direct Unsubsidized Loans for the report period,
 - Total number of inactive PLUS loans.
- The format for this new report is portrait, Courier 10 pitch and 78 characters. The new message classes for 1999-2000 is ED0600OP.

Inactive Loans Report

Message Class: ED0600OP

REPORT DATE: /MM/DD/YYYY U.S. DEPARTMENT OF EDUCATION PAGE: 0000
PROGRAM: XXXXX FEDERAL DIRECT LOAN PROGRAM
INACTIVE LOANS REPORT
FOR THE PERIOD 01/01/1999 - 01/31/1999

SCHOOL NAME: XYZ ACADEMY SCHOOL CODE: 000000
ADDRESS: 123456 X-RAY TECHNICIAN BLVD, WINSTON-SALEM, NC 27403

LOAN TYPE	LOAN ID	BORROWER NAME	INACTIVE DATE
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S	000000000S00X00000000	PAULSEN, PATRICK	01/03/1999
S	000000000S00X00000000	COLLINS, MICHILLE	01/02/1999
S	000000000S00X00000000	CARTWRIGHT, ROBERT	01/22/1999
S	000000000S00X00000000	BASILE, LINDA	01/28/1999

TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD: 4

U	000000000U00X00000000	MARSHALL, EDWARD	01/28/1999
U	000000000U00X00000000	FORRESTER, SUSAN	01/02/1999

TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD: 2

P	000000000P00X00000000	PHILLIPS, JOAN	01/13/1999
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TOTAL NUMBER OF INACTIVE PLUS LOANS: 1

GRAND TOTAL: 7

4.9.3 New Report to Identify Social Security Number, Name, and Date of Birth Changes

1999-2000 Modifications: A new monthly Social Security Number, Name, and Date of Birth Change Report is available to schools electronically. This preformatted report identifies Social Security Number, Name, and Date of Birth changes for a student that have occurred during the last month. The new message class for this report is ED0700OP.

Upon implementation, this modification affects only 1999-2000.

This report lists Social Security Number, Name, and Date of Birth changes for a student for all Direct Loans for a given award year. This includes multiple loans at multiple schools. Consequently, the report assists schools in identifying demographic data changes for a student which may have been processed by another school.

In addition, this report allows the LOC to inform a school that the Servicer has notified the LOC of a different Social Security Number for a borrower. Thus, the Central Database System has rejected the loan record of the borrower. In this situation, the LOC recommends that the school send a Change record to the LOC to update the borrower's Social Security Number at the LOC, so that the student's records can be accepted by the Central Database System.

Business Rules:

- The Social Security, Name, and Date of Birth Change Report is generated monthly as a preformatted report, for schools to track borrower demographic information changes during the last month for all loans for a borrower. This includes loans at multiple schools.
- This report also lists Social Security Number changes that have been rejected by the Central Database System, and provides the school with the new recommended Social Security.
- The LOC database is NOT updated with the new recommended Social Security Number unless the school sends a Change record to the LOC to change the borrowers Social Security Number to the new recommend number.

- Fields on the new Social Security Number, Name, and Date of Birth Change Report include:
 - Borrower Name and Social Security Number,
 - Loan ID,
 - Changed Field,
 - Old Value,
 - New Value,
 - Date Change record was accepted by the LOC,
 - Change Status with the Central Database System.
- The format for this new report is portrait, Courier 10 pitch and 78 characters. The new message classes for 1999-2000 is ED0700OP.

Social Security Number/Name/Date of Birth Change Report

Message Class: ED0700OP

Run Date: 09/05/1999 U.S. Department of Education Page 1
 Run Time: 05:46:14 PM Federal Direct Loan Program

Social Security Number/Name/Date of Birth Change Report
 Reporting Period: Month Ending 08/30/1999

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: GXXXXX School Name: UNIVERSITY OF FINANCE

Borrower Name	Loan ID	Field Name	Old Value	Borrower SS #	New Value
Loan Period	School Code	Change Date	accepted by	Status	Ini. Ini. Loan Code
			LOS		

School Name	City	State	Zipcode	Telephone #
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MILLER, ANN				888-88-8888
999999999S00GXXXXX101	LST NAME	SMITH		MILLER
08/20/1999-05/30/2000	GXXXXX	08/24/1999		A Y
UNIV OF FINANCE	CITY	MO 65211		999-999-9999

999999999U00GXXXXX101	BIRTH DT	01/12/1970		01/21/1970
08/20/1999-05/30/2000	GXXXXX	08/28/1999		A Y
UNIV OF FINANCE	CITY	MO 65211		999-999-9999

999999999U00EXXXXX101	SSN	999-99-9999		888-88-8888
09/20/1999-06/30/2000	EXXXXX	08/04/1999		A N
UNIVERSITY	NEWTOWN	MO 63121		888-888-8888

TUSKFB, JOAN				222-22-2222
222222222S00GXXXXX101	FST NAME	JO-ANN		JOAN
08/20/1999-05/30/2000	GXXXXX	08/07/1999		A Y
UNIV OF FINANCE	CITY	MO 65211		999-999-9999

222222222U00GAAAAA101	SSN	222222222		122222222
09/10/1999-04/15/2000	GAAAAA	08/18/1999		R N **
XYZ ACADEMY	SALT WATER	MD 99999		777-777-7777

This report lists SSN/Name/Date of Birth changes for a student with loans from schools. The list also indicates SSN changes rejected by CDS. This report assists schools in identifying when demographic data changes for a student.

** Servicer has notified the LOC of a different Social Security Number for this borrower. The LOC recommends that the school sends a Change record to the LOC to update the borrower's Social Security Number.